

IN RE:

Case No. \_\_\_\_\_

**HAMMER, RONALD M. JR. & HAMMER, DANIELLE L.**

Chapter **7**

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	3	\$ 110,000.00		
B - Personal Property	Yes	5	\$ 27,578.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 126,437.66	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 73,422.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,015.30
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,675.00
TOTAL		20	\$ 137,578.00	\$ 199,860.51	

IN RE:

Case No. \_\_\_\_\_

HAMMER, RONALD M. JR. & HAMMER, DANIELLE L.

Chapter 7

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 3,015.30
Average Expenses (from Schedule J, Line 18)	\$ 3,675.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ 3,015.30

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,217.66
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 73,422.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 74,640.51

(If known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
6146 ERDRICK STREET, PHILADELPHIA, PA 19135 TENANTS BY ENTIRITIES		J	110,000.00	110,000.00

(Report also on Summary of Schedules)



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Street Address  Zip Code or City, State

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**6146 Erdrick St Philadelphia, PA 19135** ★ Add to favorites

### Estimated Home Values



**\$92,409** **\$110,000**

Get Refinance Quote | Purchase Rates

#### Public Record

#### User Edits Login

Bedrooms:	3	Bedrooms:	N/A
Bathrooms:	1.00	Bathrooms:	N/A
SqFt:	1260	SqFt:	N/A
Year Built:	1945	Year Built:	N/A

View more details



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### Mortgage Rates

**Quicken Loans**  
 Engineered to Amaze

Updated 5/10/2011

[Additional Loan Products](#)

Loan Product	Rate	APR	Est. Pmt
30 Yr. Fixed	4.375%	4.700%	\$461
5/1 Yr. ARM	2.990%	3.259%	\$389
15 Yr. Fixed	3.750%	4.254%	\$672

[Learn More](#)

[Call Now](#)

**EverBank**

Updated 5/11/2011

[Additional Loan Products](#)

Loan Product	Rate	APR	Est. Pmt
30 Yr. Fixed	4.500%	4.646%	\$468
5/1 Yr. ARM	3.000%	3.080%	\$390
15 Yr. Fixed	3.750%	3.963%	\$672

[Learn More](#)

[Call Now](#)

**Integrated Financial Group**  
 INCORPORATED

Updated 5/10/2011

[Additional Loan Products](#)

Loan Product	Rate	APR	Est. Pmt
30 Yr. Fixed	4.375%	4.661%	\$461
5/1 Yr. ARM	2.875%	3.057%	\$383
15 Yr. Fixed	3.750%	4.093%	\$672

[Learn More](#)

[Call Now](#)

**CapWest Mortgage**

Updated 5/11/2011

[Additional Loan Products](#)

Loan Product	Rate	APR	Est. Pmt
30 Yr. Fixed	4.375%	4.642%	\$461
5/1 Yr. ARM	2.875%	3.120%	\$383
15 Yr. Fixed	3.375%	3.832%	\$655

[Learn More](#)

[Call Now](#)

The rates were submitted by each individual lender based on the date indicated. Rates/APR terms offered by advertisers may differ from those listed above based on the creditworthiness of the borrower and other characteristics of the loan, including fees for the NMLS loan quotes. More info. To view updates and find bonus, fee-free and brokers who have paid for a link to their website in the listings above and you can find additional information about their loan programs on their websites.

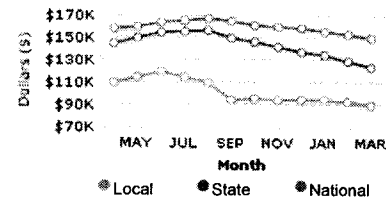
### Recently Sold Homes

List View Map View

Address	Sales Price	Sale Date	Bed/Bath	Sq. Ft.
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### Philadelphia, PA Home Values

Home Value Trending What's This



Home Data (as of March)

**Median Sales Price:** \$89,995 0% (from last month)

**Number of Sales:** 250

Philadelphia Home Values

### Local Information

- More info about Philadelphia
- Homes for Sale in Philadelphia

### Helpful Links

- Home Values Trends and Statistics
- Local Demographic Statistics
- Need Assistance Moving?
- Find Local Foreclosures
- Local Job Opportunities
- Rentals in the Area
- LendingTree Refinance Loans

3148 Levick St Philadelphia, PA 19149	\$67,000	1/11/2011	3/1	1152
3131 Levick St Philadelphia, PA 19149	\$90,000	3/10/2011	3/1	1152
2913 Fanshawe St Philadelphia, PA 19149	\$134,999	3/11/2011	3/1	1138
4336 Devereaux St Philadelphia, PA 19135	\$66,000	1/28/2011	3/1	1260
6148 Montague St Philadelphia, PA 19135	\$102,000	3/18/2011	3/1	1138

Recent Sales

**Allentown Coupons**

1 ridiculously huge coupon a day.  
Get 50-90% off Allentown's best!  
[www.Groupon.com/Allentown-Reading](http://www.Groupon.com/Allentown-Reading)

**Appraisal Firewall**

Efficient Compliance Technology  
Dodd-Frank Act Appraisal  
Solutions  
[www.AppraisalFirewall.com](http://www.AppraisalFirewall.com)

**Bank of America Refinance**

Take Advantage Of Low Refi Rates  
For Home Loans Up to \$5 Million.  
[www.bankofamerica.com](http://www.bankofamerica.com)

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**Philadelphia Real Estate Professionals****Appraiser**

(267) 282-5188

Philadelphia Appraisers

**Home Inspector**

Chase Millard

(215) 860-3150

Philadelphia Home Inspectors

**Mortgage Broker**

Steve Aiper

(856) 428-2740

Philadelphia Mortgage Brokers

**Real Estate Agent**

michelle basmajian

(609) 654-8633

Cell Phone:(609) 636-0044

Philadelphia Real Estate Agents

**Contact a local  
Real Estate Agent**

Beverly Ackles

Exit Buyers Plus Realty

15 East Broad Street

Burlington, NJ 08016

(609) 239-4770

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☒ Neighborhood Info☒ Subject Property☒ Market Trends☒ Similar Recent Sales**Instant Detailed Analysis**

6146 Erdrick St is in the 19135 ZIP code in Philadelphia, PA. 6146 Erdrick St has approximately 1260 square feet. 6146 Erdrick St has 3 bedrooms and 1.00 bathrooms. 6146 Erdrick St was last sold on 8/26/2005. The estimated population in Philadelphia, PA is 1,235,380, and 62.3% of the population have children living in the home. The median age in Philadelphia, PA is 34 years old, and the median income is \$0.

**Nearby Cities Real Estate**

- Palmyra, NJ Real Estate
- Cinnaminson, NJ Real Estate
- Riverton, NJ Real Estate
- Cheltenham, PA Real Estate
- Delanco, NJ Real Estate

**Philadelphia Real Estate Professionals**

- Philadelphia, PA Real Estate Agents
- Philadelphia, PA Home Inspectors
- Philadelphia, PA Home Appraisers

**Other Philadelphia Resources**

- Philadelphia Home Values
- Philadelphia Demographics
- Philadelphia Recent Home Sales
- Philadelphia Homes for Sales

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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		CASH ON HAND	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CITIZENS BANK (JOINT)	J	285.00
		WELLS FARGO WIFE'S CHECKING	W	386.00
		WELLS FARGO WIFE'S SAVINGS	W	619.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		HOUSEHOLD FURNISHINGS: LVNG RM 1000; DNG RM 700; KTCHN 700; BED RMS 1000; TV 500; COMPTR 500.	J	4,400.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		HUSBAND'S WEARING APPAREL	H	800.00
		WIFE'S WEARING APPAREL	W	800.00
7. Furs and jewelry.		HUSBAND'S JEWELRY WATCH AND RING	H	1,450.00
		WIFE'S JEWELRY: WATCH, RINGS; NECKLACES; EARRINGS, BRACELETS	W	1,450.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

IN RE HAMMER, RONALD M. JR. &amp; HAMMER, DANIELLE L.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>2010 FEDERAL IRS TAX REFUND</b>	<b>W</b>	<b>2,118.00</b>
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2007 FORD ESCAPE</b>	<b>W</b>	<b>15,220.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			

IN RE HAMMER, RONALD M. JR. & HAMMER, DANIELLE L.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<b>TOTAL</b>				<b>27,578.00</b>





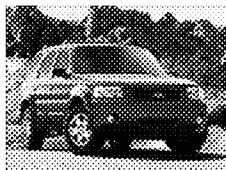
Send to Printer

advertisement

## 2007 Ford Escape XLT Sport Utility 4D

advertisement

### BLUE BOOK® PRIVATE PARTY VALUE



Condition	Value
Excellent	\$15,220
Good	\$14,370
Fair (Selected)	\$13,070

#### Vehicle Highlights

Mileage: 50,000  
Engine: V6, 3.0 Liter  
Transmission: Automatic  
Drivetrain: 4WD

Close Window

#### Selected Equipment

##### Standard

ABS (4-Wheel)	Power Steering	Power Seat
Air Conditioning	Tilt Wheel	Privacy Glass
Power Windows	AM/FM Stereo	Roof Rack
Power Door Locks	MP3 (Multi Disc)	Alloy Wheels
Cruise Control	Dual Air Bags	

### Blue Book Private Party Value

Kelley Blue Book Private Party Value is the amount a buyer can expect to pay when buying a used car from a private party. The Private Party Value assumes the vehicle is sold "As Is" and carries no warranty (other than any remaining factory warranty). The final sale price may vary depending on the vehicle's actual condition and local market conditions. This value may also be used to derive Fair Market Value for insurance and vehicle donation purposes.

#### Vehicle Condition Ratings

##### Excellent



\$15,220

- Looks new, is in excellent mechanical condition and needs no reconditioning.
- Never had any paint or body work and is free of rust.
- Clean title history and will pass a smog and safety inspection.
- Engine compartment is clean, with no fluid leaks and is free of any wear or visible defects.
- Complete and verifiable service records.

Less than 5% of all used vehicles fall into this category.

##### Good



\$14,370

- Free of any major defects.
- Clean title history, the paints, body, and interior have only minor (if any) blemishes, and there are no major mechanical problems.
- Little or no rust on this vehicle.
- Tires match and have substantial tread wear left.
- A "good" vehicle will need some reconditioning to be sold at retail.

Most consumer owned vehicles fall into this category.

##### Fair (Selected)



\$13,070

- Some mechanical or cosmetic defects and needs servicing but is still in reasonable running condition.
- Clean title history, the paint, body and/or interior need work performed by a professional.
- Tires may need to be replaced.
- There may be some repairable rust damage.

##### Poor



N/A

- Severe mechanical and/or cosmetic defects and is in poor running condition.

- May have problems that cannot be readily fixed such as a damaged frame or a rusted-through body.
- Branded title (salvage, flood, etc.) or unsubstantiated mileage.

Kelley Blue Book does not attempt to report a value on a "poor" vehicle because the value of these vehicles varies greatly. A vehicle in poor condition may require an independent appraisal to determine its value.

\* Pennsylvania 05/13/2011

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)
[ ] Check if debtor claims a homestead exemption that exceeds \$146,450. \*

- [x] 11 U.S.C. § 522(b)(2)
[ ] 11 U.S.C. § 522(b)(3)

Table with 4 columns: DESCRIPTION OF PROPERTY, SPECIFY LAW PROVIDING EACH EXEMPTION, VALUE OF CLAIMED EXEMPTION, CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS. Rows include SCHEDULE B - PERSONAL PROPERTY, CASH ON HAND, CITIZENS BANK (JOINT), WELLS FARGO WIFE'S CHECKING, WELLS FARGO WIFE'S SAVINGS, HOUSEHOLD FURNISHINGS, HUSBAND'S WEARING APPAREL, WIFE'S WEARING APPAREL, HUSBAND'S JEWELRY, WIFE'S JEWELRY, and 2010 FEDERAL IRS TAX REFUND.

\* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0502 BAC HOME LOANS SERV LP 450 AMERICAN ST SV SIMI VALLEY, CA 93065	J	MORTGAGE ACCOUNT OPENED 08-2005 ON 6146 ERDRICK STREET, PHILADELPHIA, PA 19135  VALUE \$ 110,000.00				93,981.00	
ACCOUNT NO. 6718 CITIZEN'S BANK PO BOX 7000 ROP-450 PROVIDENCE, RI 02940	H	HOME EQUITY LOAN SECURED BY PREMISES 6146 ERDRICK ST PHILADELPHIA, PA 19135  VALUE: 110,000. Zillow.com VALUE \$ 110,000.00				16,456.66	437.66
ACCOUNT NO. 0273 FORD CREDIT PO BOX 220564 PITTSBURGH, PA 15257-2564	H	Car loan, 2007 Escape  VALUE \$ 15,220.00				16,000.00	780.00
ACCOUNT NO.							
		VALUE \$					
Subtotal (Total of this page)						\$ 126,437.66	\$ 1,217.66
Total (Use only on last page)						\$ 126,437.66	\$ 1,217.66

0 continuation sheets attached

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations**  
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**  
Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**  
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1010 ABINGTON EMERGENCY PHYSICIANS PO BOX 3012 WILMINGTON, DE 19804	W	EMERGENCY DEPARTMENT TREATMENT ON 10-16-2010				365.00
ACCOUNT NO. 0454 ASPIRE PO BOX 105555 ATLANTA, GA 30348-5555	W	UNSECURED REVOLVING ACCOUNT OPENED 08-2005				1,724.00
ACCOUNT NO. 9945 BANK OF AMERICA PO BOX 17054 WILMINGTON, DE 19850-7054	J	UNSECURED REVOLVING ACCOUNT OPENED 02-2008				6,016.00
ACCOUNT NO. 5779 BILL ME LATER 2810 SOUTHAMPTON ROAD PHILADELPHIA, PA 19154	W	UNSECURED REVOLVING ACCOUNT TAKEN OUT OVER TWO YEARS AGO 2009				1,430.00

4 continuation sheets attached	Subtotal (Total of this page)	\$ 9,535.00
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Total	\$

IN RE HAMMER, RONALD M. JR. & HAMMER, DANIELLE L. Case No. \_\_\_\_\_  
 Debtor(s) (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9945 CAPITAL ONE BANK USA NA PO BOX 30281 SALT LAKE CITY, UT 84130	W	UNSECURED REVOLVING ACCOUNT OPENED 11-2008				6,016.00
ACCOUNT NO. 1438 CAVALRY PORTFOLIO SVCS STE 4 A 500 SUMMIT LAKE DR VALHALLA, NY 10595	H	COLLECTING FOR OR ASSIGNEE OF GE MONEY BANK OPENED 2008				387.00
ACCOUNT NO. 0442 CHASE - TOYS R US PO BOX 15298 WILMINGTON, DE 15298	W	UNSECURED REVOLVING ACCOUNT OPENED 01-2008				202.00
ACCOUNT NO. 7510 Eiladree Sarker Esquire FOR MIDLAND FUNDING 1060 Andrew Drive West Chester, PA 19380	J	Collecting for Midland Funding in District Court 38-1-04 Abington Pa Civil Action Docket No. CV 175-10 \$1,896.85 judgment in 2011 Original Crditor was Aspire Visa				1,896.85
ACCOUNT NO. 0267 GEMB--SAM'S CLUB PO BOX 965005 ORLANDO, FL 32896-5005	H	UNSECURED REVOLVING ACCOUNT OPENED 07-2005				7,500.00
ACCOUNT NO. 9568 GEMB-LOWES PO BOX 965005 ORLANDO, FL 32896-5005	H	UNSECURED REVOLVING ACCOUNT OPENED 01-2008				142.00
ACCOUNT NO. 8753 HSBC--BEST BUY PO BOX 15535 WILMINGTON, DE 19850-5535	H	UNSECURED REVOLVING ACCOUNT OPENED 08-2005				1,501.00

Sheet no. 1 of 4 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **17,644.85**

Total  
 (Use only on last page of the completed Schedule F. Report also on  
 the Summary of Schedules, and if applicable, on the Statistical  
 Summary of Certain Liabilities and Related Data.) \$

IN RE HAMMER, RONALD M. JR. &amp; HAMMER, DANIELLE L.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>8410</b> <b>LTD FINANCIAL SERVICES</b> <b>SUITE 1600</b> <b>7322 SW FREEWAY</b> <b>HOUSTON, TX 77074</b>	<b>H</b>	<b>COLECTING FOR OR ASSIGNEE OF</b> <b>ADVANTAGE ASSETS II INC</b> <b>UNSECURED LOAN TAKEN OUT OVER THREE</b> <b>YEARS AGO 2008</b>				<b>925.00</b>
ACCOUNT NO. <b>5894</b> <b>LVNV FUNDING LLC</b> <b>PO BOX 10497</b> <b>GREENVILLE, SC 29603</b>	<b>H</b>	<b>UNSECURED REVOLVING ACCOUNT OPENED</b> <b>08-2005</b> <b>COLLECTING FOR OR ASSIGNEE OF 12</b> <b>CITIBANK-SEARS GOLD MC</b>				<b>3,702.00</b>
ACCOUNT NO. <b>0267</b> <b>LVNV FUNDING LLC</b> <b>PO BOX 10497</b> <b>GREENVILLE, SC 29603</b>	<b>H</b>	<b>UNSECURED REVOLVING ACCOUNT OPENED</b> <b>10-2009 WITH</b> <b>12 GE CAPITAL SAM'S CLUB</b>				<b>11,872.00</b>
ACCOUNT NO. <b>8753</b> <b>LVNV FUNDING LLC</b> <b>PO BOX 10497</b> <b>GREENVILLE, SC 29603</b>	<b>H</b>	<b>UNSECURED REVOLVING ACCOUNT OPENED</b> <b>12-2009 WITH</b> <b>12 HSBC BANK BEST BUY CURRENT BALANCE</b> <b>1,327.00</b>				<b>0.00</b>
ACCOUNT NO. <b>3253</b> <b>MIDLAND CRDIT MANAGEMENT INC</b> <b>8875 AERO DR STE 2</b> <b>SAN DIEGO, CA 92123</b>	<b>W</b>	<b>COLLECTING FOR OR ASSIGNEE OF ASPIRE</b> <b>VISA ACCT OPENED 08-05</b> <b>ACCT NO. 456419000454XXXX</b>				<b>1,825.00</b>
ACCOUNT NO. <b>3832</b> <b>MIDLAND CRDIT MANAGEMENT INC</b> <b>8875 AERO DR STE 2</b> <b>SAN DIEGO, CA 92123</b>	<b>W</b>	<b>COLLECTING FOR OR ASSIGNEE OF BANK OF</b> <b>AMERICA OPENED 02-08</b> <b>ACCT NO. 426428799945xxxx</b>				<b>6,085.00</b>
ACCOUNT NO. <b>2128</b> <b>NTL RECOVERY AGENCY</b> <b>2491 PAXTON ST</b> <b>HARRISBURG, PA 17111</b>	<b>W</b>	<b>COLLECTING FOR OR ASSIGNEE OF THE</b> <b>BRADFORD EXCHANGE LTD</b> <b>ACCT OPENED OVER ONE YEAR AGO 2010</b>				<b>91.00</b>

Sheet no. **2** of **4** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **24,500.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$



IN RE HAMMER, RONALD M. JR. &amp; HAMMER, DANIELLE L.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3695 PALISADES COLLECTION C-O PHILA MUNICIPAL COURT 34 S. 11TH STREET--5TH FLOOR PHILADELPHIA, PA 19107	H	UNSECURED REVOLVING ACCOUNT OVER TWO YEARS AGO 2008 CIVIL JUDGMENT FILED IN PHILA MUNI CT 01-2010				2,827.00
ACCOUNT NO. 1945 PALISADES COLLECTION LLC 210 SYLVAN AVENUE ENGLEWOOD CLIFFS, NJ 07632-2524	H	UNSECURED REVOLVING ACCOUNT OPENED IN 2008 WITH GE MONEY BANK-- COLLECTING FOR OR ASSIGNEE OF GE MONEY BANK				0.00
ACCOUNT NO. 0000 PECO PO BOX 37629 2301 MARKET STREET PHILADELPHIA, PA 19101	W	PAST DUE ELECTRIC BILLED TO DANIELLE NEWMAN FOR POWER TO NADINA WAY IN PHILADELPHIA, PA 19116 IN 1996.				800.00
ACCOUNT NO. 1779 PEP BOYS-GEMB PO BOX 981439 EL PASO, TX 79998	H	UNSECURED REVOLVING ACCOUNT OPENED 02-2008				2,735.00
ACCOUNT NO. 6132 PHILADELPHIA MUNICIPAL COURT CAPITAL ONE BANK 34 S. 11TH STREET PHILADELPHIA, PA 19107	W	CIVIL JUDGMENT IN FAVOR OF CAPITAL ONE BANK FILED 12-2010				2,798.00
ACCOUNT NO. 5894 SEARS-CBSD PO BOX 6241 701 E 60TH ST NORTH SIOUX FALLS, SD 57117	W	UNSECURED REVOLVING ACCOUNT OPENED 08-2005				3,331.00
ACCOUNT NO. 1147 SUNOCO PO BOX 6497 SIOUX FALLS, SD 57117-6497	H	UNSECURED REVOLVING ACCOUNT OPENED 07-2008				318.00

Sheet no. 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **12,809.00**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE HAMMER, RONALD M. JR. &amp; HAMMER, DANIELLE L.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1139</b> <b>SUNOCO CITIBANK SD NA</b> <b>PO BOX 6497</b> <b>SIOUX FALLS, SD 57117-6497</b>	<b>W</b>	<b>UNSECURED REVOLVING ACCOUNT OPENED 05-2008</b>				<b>415.00</b>
ACCOUNT NO. <b>8410</b> <b>THE HOME DEPOT--CBSD</b> <b>PO BOX 6497</b> <b>SIOUX FALLS, SD 57117-6497</b>	<b>H</b>	<b>UNSECURED REVOLVING ACCOUNT OPENED 05-2008</b>				<b>925.00</b>
ACCOUNT NO. <b>0816</b> <b>THE HOME DEPOT-CBSD</b> <b>PO BOX 6497</b> <b>SIOUX FALLS, SD 57117-6497</b>	<b>H</b>	<b>UNSECURED REVOLVING ACCOUNT OPENED 05-2008</b>				<b>3,873.00</b>
ACCOUNT NO. <b>3561</b> <b>TNB-VISA</b> <b>PO BOX 673</b> <b>MINNEAPOLIS, MN 55440-0673</b>	<b>H</b>	<b>UNSECURED REVOLVING ACCOUNT OPENED 02-2008</b>				<b>3,721.00</b>
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. **4** of **4** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **8,934.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$ **73,422.85**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Son</b>	AGE(S): <b>14 yrs</b>
EMPLOYMENT: DEBTOR		SPOUSE
Occupation Name of Employer How long employed Address of Employer		

<b>INCOME:</b> (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
<b>3. SUBTOTAL</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) <b>UNEMPLOYMENT COMPENSATION</b>	<b>\$ 1,083.30</b>	<b>\$ 1,932.00</b>
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ 1,083.30</b>	<b>\$ 1,932.00</b>
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$ 1,083.30</b>	<b>\$ 1,932.00</b>
<b>16. COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$ 3,015.30</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**DEBTOR'S ARE CURRENTLY RECEIVING UNEMPLOYMENT COMPENSATION BENEFITS FROM PENNA UC**

IN RE HAMMER, RONALD M. JR. & HAMMER, DANIELLE L.

Debtor(s)

Case No.

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>1,197.00</b>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	<b>100.00</b>
b. Water and sewer	\$	<b>80.00</b>
c. Telephone	\$	<b>85.00</b>
d. Other <b>OIL HEAT -- MONTHLY AVERAGE</b>	\$	<b>84.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>50.00</b>
4. Food	\$	<b>800.00</b>
5. Clothing	\$	<b>80.00</b>
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	<b>50.00</b>
8. Transportation (not including car payments)	\$	<b>400.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	<b>150.00</b>
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>599.00</b>
b. Other	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ **3,675.00**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

**None**

## 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<b>3,015.30</b>
b. Average monthly expenses from Line 18 above	\$	<b>3,675.00</b>
c. Monthly net income (a. minus b.)	\$	<b>-659.70</b>

IN RE HAMMER, RONALD M. JR. & HAMMER, DANELLE L. Case No. \_\_\_\_\_  
Debtor(s) (If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: May 13, 2011 Signature: /s/ RONALD M. HAMMER, JR.  
**RONALD M. HAMMER, JR.** Debtor

Date: May 13, 2011 Signature: /s/ DANELLE L. HAMMER  
**DANELLE L. HAMMER** (Joint Debtor, if any)  
[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer \_\_\_\_\_ Social Security No. (Required by 11 U.S.C. § 110.) \_\_\_\_\_  
*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

\_\_\_\_\_  
Address

Signature of Bankruptcy Petition Preparer \_\_\_\_\_ Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*